

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA  
DURHAM DIVISION**

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In re:

**Scottie Ray Morris and Lisa Carol Morris**

S.S. Nos.: xxx-xx-3900 and xxx-xx-9390

Mailing Address: 1507 Mountainview Avenue, Durham, NC 27705-

**Case No. 11-81046**

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Debtors.

**NOTICE TO CREDITORS AND PROPOSED PLAN**

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on June 28, 2011.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: July 26, 2011

**LAW OFFICES OF JOHN T. ORCUTT, P.C.**

/s John T. Orcutt

John T. Orcutt  
N.C. State Bar No. 10212  
Counsel for the Debtors  
6616-203 Six Forks Rd.  
Raleigh, N.C. 27615  
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

# CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)

Date: 6/21/11

Lastname-SS#: morris-3900

## RETAIN COLLATERAL & PAY DIRECTLY INSIDE PLAN

Creditor Name	Sch D #	Description of Collateral

## SURRENDER COLLATERAL

Creditor Name	Description of Collateral

## ARREARAGE CLAIMS

Creditor Name	Sch D #	Arrearage Amount	(See †)
			**
			**
			**
			**
			**
			**
			**
			**

## REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral

## ETD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		

## STD - SECURED DEBTS @ FMV

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
			5.00			
			5.00			
			5.00			
			5.00			

## STD - SECURED DEBTS @ 100%

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
North State		\$14,173	5.00	\$142	\$291.95	2005 Ford Mustang
Federal Financial		\$14,765	5.00	\$148	\$304.15	2008 Dodge Truck
			5.00			
			5.00			
			5.00			

## ATTORNEY FEE (Unpaid part)

Law Offices of John T. Orcutt, P.C. \$3,000

## SECURED TAXES

IRS Tax Liens

Real Property Taxes on Retained Realty

## UNSECURED PRIORITY DEBTS

IRS Taxes \$21,938

State Taxes \$12,397

Personal Property Taxes

Alimony or Child Support Arrearage

CO-SIGN PROTECT (Pay 100%) Int. % Payoff Amt

All Co-Sign Protect Debts (See\*)

GENERAL NON-PRIORITY UNSECURED Amount\*\*

DMI= None(\$0)

None(\$0)

## Other Miscellaneous Provisions

Plan to allow for 3 "waivers".

## PROPOSED CHAPTER 13 PLAN PAYMENT

\$ 1,238 per month for 60 months, then

\$ N/A per month for N/A months.

Adequate Protection Payment Period: 2.58 months.

Sch D # - The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments.

\* Co-sign protect on all debts so designated on the filed schedules.

\*\* = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan\_MD\_(DeSardi Version 1/12/10) © LOJTO

## **CERTIFICATE OF SERVICE**

I, Charlene Ennemoser, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II  
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

**All the creditors set forth on the mailing matrix filing in this case.**

/s Charlene Ennemoser

Charlene Ennemoser

Employment Security Commission  
Attn: Benefit Payment Control  
Post Office Box 26504  
Raleigh, NC 27611-6504

NC Department of Revenue  
c/o Reginald S. Hinton  
Post Office Box 25000  
Raleigh, NC 27640-5000

Century Link  
Post Office Box 4300  
Carol Stream, IL 60197-4300

Credit Bureau  
Post Office Box 26140  
Greensboro, NC 27402

1st Point  
Consumer Contact Center  
2840 Electric Road, Ste. 202  
Roanoke, VA 24018

Credit One Bank, N.A.\*\*  
PO Box 98873  
Las Vegas, NV 89193-8873

NC Child Support  
Centralized Collections  
Post Office Box 900006  
Raleigh, NC 27675-9006

Absolute Collection Service \*\*  
421 Fayetteville Street Mall  
Suite 600  
Raleigh, NC 27601

CSDDUR  
Post Office Box 530  
Durham, NC 27702-0530

Equifax Information Systems LLC  
P.O. Box 740241  
Atlanta, GA 30374-0241

AFNI  
Post Office Box 47248  
Oak Park, MI 48237-7248

Duke University Hospital\*\*  
PO Box 15000  
Durham, NC 27704

Experian  
P.O. Box 2002  
Allen, TX 75013-2002

AmeriCredit \*\*\*  
Post Office Box 183853  
Arlington, TX 76096-3853

Durham County Tax Collector  
Post Office Box 3397  
Durham, NC 27701

Trans Union Corporation  
P.O. Box 2000  
Crum Lynne, PA 19022-2000

Ashford Lake Apartments  
600 S. Churton Street  
Hillsborough, NC 27278

Empi  
599 Cardigan Road  
Saint Paul, MN 55126

ChexSystems  
Attn: Consumer Relations  
7805 Hudson Road, Ste. 100  
Woodbury, MN 55125

AT&T \*\*  
P.O. Box 80517  
Charleston, SC 29416-0517

Enhanced Recovery Company, LLC  
8014 Bayberry Road  
Jacksonville, FL 32256

Internal Revenue Service (ED)\*\*  
Post Office Box 7346  
Philadelphia, PA 19101-7346

Benjamin Gilbert, Director  
Attn: Legal Dept. of UNC Hospitals  
101 Manning Drive  
Chapel Hill, NC 27514

Federal Financial Services  
Post Office Box 247  
116 East Market Street  
Elkin, NC 28621

US Attorney's Office (ED)\*\*  
310 New Bern Avenue  
Suite 800, Federal Building  
Raleigh, NC 27601-1461

Capital One \*\*  
Bankruptcy Department  
PO BOX 85167  
Richmond, VA 23285

Financial Asset Management System  
Post Office Box 465208  
Lawrenceville, GA 30042-5208

Financial Data Systems  
1638 Military Cutoff Rd  
Wilmington, NC 28403

National Credit Adjusters  
Post Office Box 3023  
Hutchinson, KS 67504-0550

Regional Acceptance Corp.\*\*  
Bankruptcy Section  
Post Office Box 1847  
Wilson, NC 27894-1847

First Point Collection Resources \*\*  
Post Office Box 26140  
Greensboro, NC 27402-6140

NCO Financial Services \*\*  
PO Box 15630  
Dept 72  
Wilmington, DE 19850

Rutherford Electric Membership  
186 Hudlow Road  
Forest City, NC 28043

GMAC \*\*  
Post Office Box 380902  
Bloomington, MN 55438-0903

North State Acceptance  
P.O. Box 58187  
Raleigh, NC 27658

Santander Consumer \*\*  
Post Office Box 961245  
Fort Worth, TX 76161-1245

Heritage Apartments  
405 Thomas Burke Drive  
Hillsborough, NC 27278

Onslow Memorial Hospital  
Post Office Box 75107  
Charlotte, NC 28275-5107

Sprint Nextel-Correspondence\*\*\*\*\*  
Attn: Bankruptcy Department  
Post Office Box 7949  
Overland Park, KS 66207-0949

Internal Revenue Service (MD)\*\*  
Post Office Box 7346  
Philadelphia, PA 19101-7346

Orange County Water and Sewer  
400 Jones Ferry Road  
Carrboro, NC 27510

TDAF  
27777 Franklin Road  
Farmington, MI 48334

LabCorp (Laboratory Corporation)  
Post Office Box 2100  
Burlington, NC 27216-2100

Pinnacle  
Post Office Box 640  
Hopkins, MN 55343-0640

Triangle Orthopedic  
120 William Penn Plaza  
Durham, NC 27704

Law Office of John T Orcutt  
6616 Six Forks Road ste 203  
Raleigh, NC 27615

Private Diagnostic Clinic, PLLC  
5213 South Alston Avenue  
Durham, NC 27713

UNC Hospitals\*\*\*  
211 Friday Center Drive  
Suite G-21  
Chapel Hill, NC 27517

Louise Beck Properties  
319 Providence Road  
Chapel Hill, NC 27514

Progress Energy Carolinas, Inc  
c/o Inter Collection  
PO Box 3136  
Winston Salem, NC 27102-3138

US Attorney's Office (MD)\*\*  
Middle District  
Post Office Box 1858  
Greensboro, NC 27502-1858

MotoMax of Henderson  
523 N. Garrett Street  
Henderson, NC 27536

Progressive Insurance  
6300 Wilson Mills Road  
Cleveland, OH 44143

Verizon Wireless Bankruptcy\*\*\*\*  
Administration  
Post Office Box 3397  
Bloomington, IL 61702-3397

Westlake Financial Services  
Post Office Box 54807  
Los Angeles, CA 90054-0807